



STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.
ATTORNEYS AT LAW
1100 NEW YORK AVENUE, N.W. • WASHINGTON, D.C. 20005-3934
PHONE: (202) 371-2600 • FACSIMILE: (202) 371-2540 • www.skgf.com

OP-21648

ROBERT GREENE STERNE
EDWARD J. KESSLER
JORGE A. GOLDSTEIN
SAMUEL L. FOX***
DAVID K.S. CORNWELL
ROBERT W. EDMOND
TRACY-GENE G. DURKIN
MICHELE A. Cimbala
MICHAEL B. RAY
ROBERT E. SOKOHL
ERIC K. STEFFE
MICHAEL O. LEE
STEVEN R. LUDWIG

JOHN M. COVERT
LINDA E. ALCORN
ROBERT C. MILLONIG
MICHAEL V. MESSINGER
JUDITH U. KIM
TIMOTHY J. SHEA, JR.
PATRICK E. GARRETT
JEFFREY T. HELVEY*
HEIDI L. KRAUS
JEFFREY R. KURIN
PATRICK D. O'BRIEN
LAWRENCE B. BUGAISKY
CRYSTAL D. SAYLES

EDWARD W. YEE
ALBERT L. FERRO*
DONALD R. BANOWIT
PETER A. JACKMAN
MOLLY A. McCALL
TERESA U. MEDLER
JEFFREY S. WEAVER
KENDRICK P. PATTERSON
DONALD J. FEATHERSTONE
VINCENT L. CAPUANO
JOHN A. HARROUN*
ALBERT J. FASULO II*
ELDORA ELLISON FLOYD*

W. RUSSELL SWINDELL
THOMAS C. FIALA
BRIAN J. DEL BUONO*
VIRGIL L. BEASTON*
RYAN J. STAMPER*
REGINALD D. LUCAS*
THEODORE A. WOOD
KAREN R. MARKOWICZ**
SUZANNE E. ZISKA**
ANDREA J. KAMAGE**
NANCY J. LEITH**
ELIZABETH J. HAANES**
MARK P. TERRY**

JOSEPH M. CONRAD, III**
DOUGLAS M. WILSON**
ANN E. SUMMERFIELD**
CYNTHIA M. BOUCHEZ**
HELENE C. CARLSON**
BRUCE E. CHALKER**
GABY L. LONGSWORTH**
DUSTIN T. JOHNSON**
MATTHEW J. DOWD**
TIMOTHY M. SPEER**
AARON L. SCHWATZ**

*LIMITED TO MATTERS
AND PROCEEDINGS BEFORE
FEDERAL COURTS & AGENCIES
**REGISTERED PATENT AGENT
***SENIOR COUNSEL

October 9, 2001

WRITER'S DIRECT NUMBER:
(202) 218-7817

INTERNET ADDRESS:
MAMCALL@SKGF.COM

GROUP ART UNIT: 2164
Examiner: Nguyen, N.

Commissioner for Patents
Washington, D.C. 20231

Re: U.S. Utility Patent Application
Appl. No. 08/922,462; Filed: September 3, 1997
For: **Automated Credit Application System**
Inventors: DeFrancesco *et al.*
Our Ref: 1729.0060001

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Fee Transmittal (PTO/SB/17) (*in duplicate*);
2. Petition For Extension of Time Under 37 C.F.R. § 1.136(a)(1) (*in duplicate*);
3. Amendment and Reply Under 37 C.F.R. § 1.111; and
4. Our Check No. 32789 for \$110.00 to cover: Petition for Extension of Time; and
5. One (1) return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
October 9, 2001
Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036. A duplicate copy of this letter is enclosed.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



Molly A. McCall
Attorney for Applicants
Registration No. 46,126

RES/MAM/tc
Enclosures

P:\USERS\Tclark\mam\1729\0060001\cover-pto.1
SKGF Rev. 4/27/00 mac

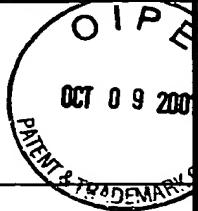
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL for FY 2002

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$110.00)



Complete if Known

Application Number	08/922,462
Filing Date	September 3, 1997
First Named Inventor	James R. DeFrancesco
Examiner Name	Nguyen, N.
Group Art Unit	2164
Attorney Docket No.	1729.0060001

METHOD OF PAYMENT (check one)		FEE CALCULATION (continued)																																																																																																																																																																																																															
<p>1. <input type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any overpayment to:</p> <p>Deposit Account Number 19-0036</p> <p>Deposit Account Name Sterne, Kessler, Goldstein & Fox P.L.L.C.</p> <p><input type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17</p> <p><input type="checkbox"/> Applicant claims small entity status See 37 CFR 1.27</p>		<p>3. ADDITIONAL FEES</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; width: 15%;">Large Entity</th> <th style="text-align: left; width: 15%;">Small Entity</th> <th colspan="3"></th> <th rowspan="2" style="text-align: right; vertical-align: bottom;">Fee paid</th> </tr> <tr> <th>Fee Code</th> <th>Fee (\$)</th> <th>Fee Code</th> <th>Fee (\$)</th> <th>Fee Description</th> </tr> </thead> <tbody> <tr> <td>105</td> <td>130</td> <td>205</td> <td>65</td> <td>Surcharge - late filing fee or oath</td> <td></td> </tr> <tr> <td>127</td> <td>50</td> <td>227</td> <td>25</td> <td>Surcharge - late provisional filing fee or cover sheet</td> <td></td> </tr> <tr> <td>139</td> <td>130</td> <td>139</td> <td>130</td> <td>Non-English specification</td> <td></td> </tr> <tr> <td>147</td> <td>2,520</td> <td>147</td> <td>2,520</td> <td>For filing a request for <i>ex parte</i> reexamination</td> <td></td> </tr> <tr> <td>112</td> <td>920*</td> <td>112</td> <td>920*</td> <td>Requesting publication of SIR prior to Examiner action</td> <td></td> </tr> <tr> <td>113</td> <td>1,840*</td> <td>113</td> <td>1,840*</td> <td>Requesting publication of SIR after Examiner action</td> <td></td> </tr> <tr> <td>115</td> <td>110</td> <td>215</td> <td>55</td> <td>Extension for reply within first month</td> <td style="text-align: right;">110.00</td> </tr> <tr> <td>116</td> <td>400</td> <td>216</td> <td>200</td> <td>Extension for reply within second month</td> <td></td> </tr> <tr> <td>117</td> <td>920</td> <td>217</td> <td>460</td> <td>Extension for reply within third month</td> <td></td> </tr> <tr> <td>118</td> <td>1,440</td> <td>218</td> <td>720</td> <td>Extension for reply within fourth month</td> <td></td> </tr> <tr> <td>128</td> <td>1,960</td> <td>228</td> <td>980</td> <td>Extension for reply within fifth month</td> <td></td> </tr> <tr> <td>119</td> <td>320</td> <td>219</td> <td>160</td> <td>Notice of Appeal</td> <td></td> </tr> <tr> <td>120</td> <td>320</td> <td>220</td> <td>160</td> <td>Filing a brief in support of an appeal</td> <td></td> </tr> <tr> <td>121</td> <td>280</td> <td>221</td> <td>140</td> <td>Request for oral hearing</td> <td></td> </tr> <tr> <td>138</td> <td>1,510</td> <td>138</td> <td>1,510</td> <td>Petition to institute a public use proceeding</td> <td></td> </tr> <tr> <td>140</td> <td>110</td> <td>240</td> <td>55</td> <td>Petition to revive - unavoidable</td> <td></td> </tr> <tr> <td>141</td> <td>1,280</td> <td>241</td> <td>640</td> <td>Petition to revive - unintentional</td> <td></td> </tr> <tr> <td>142</td> <td>1,280</td> <td>242</td> <td>640</td> <td>Utility issue fee (or reissue)</td> <td></td> </tr> <tr> <td>143</td> <td>460</td> <td>243</td> <td>230</td> <td>Design issue fee</td> <td></td> </tr> <tr> <td>144</td> <td>620</td> <td>244</td> <td>310</td> <td>Plant issue fee</td> <td></td> </tr> <tr> <td>122</td> <td>130</td> <td>122</td> <td>130</td> <td>Petitions to the Commissioner</td> <td></td> </tr> <tr> <td>123</td> <td>130</td> <td>123</td> <td>130</td> <td>Petitions related to provisional applications</td> <td></td> </tr> <tr> <td>126</td> <td>180</td> <td>126</td> <td>180</td> <td>Submission of Information Disclosure Stmt</td> <td></td> </tr> <tr> <td>581</td> <td>40</td> <td>481</td> <td>40</td> <td>Recording each patent assignment per property (times number of properties)</td> <td></td> </tr> <tr> <td>146</td> <td>740</td> <td>246</td> <td>370</td> <td>Filing a submission after final rejection (37 CFR 1.129(a))</td> <td></td> </tr> <tr> <td>149</td> <td>740</td> <td>249</td> <td>370</td> <td>For each additional invention to be examined (37 CFR 1.129(b))</td> <td></td> </tr> <tr> <td>179</td> <td>740</td> <td>279</td> <td>370</td> <td>Request for Continued Examination (RCE)</td> <td></td> </tr> <tr> <td>169</td> <td>900</td> <td>169</td> <td>900</td> <td>Request for expedited examination of a design application</td> <td></td> </tr> <tr> <td colspan="6" style="text-align: left; padding: 5px;">Other fee (specify) :</td> </tr> <tr> <td colspan="6" style="text-align: left; padding: 5px;">Other fee (specify) :</td> </tr> <tr> <td colspan="6" style="text-align: left; padding: 5px;">*Reduced by Basic Filing Fee Paid</td> </tr> <tr> <td colspan="5"></td> <td style="text-align: right; padding: 5px;">SUBTOTAL (3) (\$ 110.00)</td> </tr> </tbody> </table>					Large Entity	Small Entity				Fee paid	Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description	105	130	205	65	Surcharge - late filing fee or oath		127	50	227	25	Surcharge - late provisional filing fee or cover sheet		139	130	139	130	Non-English specification		147	2,520	147	2,520	For filing a request for <i>ex parte</i> reexamination		112	920*	112	920*	Requesting publication of SIR prior to Examiner action		113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action		115	110	215	55	Extension for reply within first month	110.00	116	400	216	200	Extension for reply within second month		117	920	217	460	Extension for reply within third month		118	1,440	218	720	Extension for reply within fourth month		128	1,960	228	980	Extension for reply within fifth month		119	320	219	160	Notice of Appeal		120	320	220	160	Filing a brief in support of an appeal		121	280	221	140	Request for oral hearing		138	1,510	138	1,510	Petition to institute a public use proceeding		140	110	240	55	Petition to revive - unavoidable		141	1,280	241	640	Petition to revive - unintentional		142	1,280	242	640	Utility issue fee (or reissue)		143	460	243	230	Design issue fee		144	620	244	310	Plant issue fee		122	130	122	130	Petitions to the Commissioner		123	130	123	130	Petitions related to provisional applications		126	180	126	180	Submission of Information Disclosure Stmt		581	40	481	40	Recording each patent assignment per property (times number of properties)		146	740	246	370	Filing a submission after final rejection (37 CFR 1.129(a))		149	740	249	370	For each additional invention to be examined (37 CFR 1.129(b))		179	740	279	370	Request for Continued Examination (RCE)		169	900	169	900	Request for expedited examination of a design application		Other fee (specify) :						Other fee (specify) :						*Reduced by Basic Filing Fee Paid											SUBTOTAL (3) (\$ 110.00)
Large Entity	Small Entity				Fee paid																																																																																																																																																																																																												
Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description																																																																																																																																																																																																													
105	130	205	65	Surcharge - late filing fee or oath																																																																																																																																																																																																													
127	50	227	25	Surcharge - late provisional filing fee or cover sheet																																																																																																																																																																																																													
139	130	139	130	Non-English specification																																																																																																																																																																																																													
147	2,520	147	2,520	For filing a request for <i>ex parte</i> reexamination																																																																																																																																																																																																													
112	920*	112	920*	Requesting publication of SIR prior to Examiner action																																																																																																																																																																																																													
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action																																																																																																																																																																																																													
115	110	215	55	Extension for reply within first month	110.00																																																																																																																																																																																																												
116	400	216	200	Extension for reply within second month																																																																																																																																																																																																													
117	920	217	460	Extension for reply within third month																																																																																																																																																																																																													
118	1,440	218	720	Extension for reply within fourth month																																																																																																																																																																																																													
128	1,960	228	980	Extension for reply within fifth month																																																																																																																																																																																																													
119	320	219	160	Notice of Appeal																																																																																																																																																																																																													
120	320	220	160	Filing a brief in support of an appeal																																																																																																																																																																																																													
121	280	221	140	Request for oral hearing																																																																																																																																																																																																													
138	1,510	138	1,510	Petition to institute a public use proceeding																																																																																																																																																																																																													
140	110	240	55	Petition to revive - unavoidable																																																																																																																																																																																																													
141	1,280	241	640	Petition to revive - unintentional																																																																																																																																																																																																													
142	1,280	242	640	Utility issue fee (or reissue)																																																																																																																																																																																																													
143	460	243	230	Design issue fee																																																																																																																																																																																																													
144	620	244	310	Plant issue fee																																																																																																																																																																																																													
122	130	122	130	Petitions to the Commissioner																																																																																																																																																																																																													
123	130	123	130	Petitions related to provisional applications																																																																																																																																																																																																													
126	180	126	180	Submission of Information Disclosure Stmt																																																																																																																																																																																																													
581	40	481	40	Recording each patent assignment per property (times number of properties)																																																																																																																																																																																																													
146	740	246	370	Filing a submission after final rejection (37 CFR 1.129(a))																																																																																																																																																																																																													
149	740	249	370	For each additional invention to be examined (37 CFR 1.129(b))																																																																																																																																																																																																													
179	740	279	370	Request for Continued Examination (RCE)																																																																																																																																																																																																													
169	900	169	900	Request for expedited examination of a design application																																																																																																																																																																																																													
Other fee (specify) :																																																																																																																																																																																																																	
Other fee (specify) :																																																																																																																																																																																																																	
*Reduced by Basic Filing Fee Paid																																																																																																																																																																																																																	
					SUBTOTAL (3) (\$ 110.00)																																																																																																																																																																																																												
<p>** or number previously paid, if greater; For Reissues, see above</p>																																																																																																																																																																																																																	
						Complete (if applicable)																																																																																																																																																																																																											
SUBMITTED BY																																																																																																																																																																																																																	
Name (Print/Type)	Molly A. McCall		Registration No. (Attorney/Agent)	46,126	Telephone	202-371-2600																																																																																																																																																																																																											
Signature					Date	10/9/01																																																																																																																																																																																																											

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.